

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA  
OAKLAND DIVISION

In re:

EDMUNDO H BROAS  
AMELIA N BROAS  
Debtor(s)

Case No. 19-40023-WJL13

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Martha G. Bronitsky, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/04/2019.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/04/2019.
- 6) Number of months from filing to last payment: 2.
- 7) Number of months case was pending: 4.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$433,440.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$3,730.00
Less amount refunded to debtor	\$1,281.87

**NET RECEIPTS:** **\$2,448.13****Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$313.32
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$313.32**Attorney fees paid and disclosed by debtor: **\$0.00****Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
13/7 LLC	Unsecured	NA	3,042.48	3,042.48	0.00	0.00
AMERICAN CAPITAL ENT.	Unsecured	360.00	NA	NA	0.00	0.00
AT&T CORP BY AMERICAN INFOSOL	Unsecured	522.00	522.12	522.12	0.00	0.00
CASHCALL, INC	Unsecured	3,862.20	NA	NA	0.00	0.00
CHECK N GO	Unsecured	5,604.26	NA	NA	0.00	0.00
FAST AUTO AND PAYDAY LOANS	Unsecured	3,260.15	NA	NA	0.00	0.00
LC. SYSTEM, INC.	Unsecured	335.00	NA	NA	0.00	0.00
INTERCOASTAL FINANCIAL LLC	Unsecured	NA	4,225.97	4,225.97	0.00	0.00
MR. COOPER	Secured	0.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE DBA MR C	Secured	533,000.00	567,387.70	567,387.70	1,824.81	0.00
NATIONSTAR MORTGAGE DBA MR C	Secured	30,984.52	32,863.79	32,863.79	0.00	0.00
NAVIENT	Unsecured	9,050.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	7,674.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	6,150.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	5,764.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	3,493.00	NA	NA	0.00	0.00
NAVIENT ON BEHALF OF ECMC	Unsecured	12,756.00	45,836.05	45,836.05	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Secured	32,987.00	31,956.08	31,956.08	310.00	0.00

<b>Summary of Disbursements to Creditors:</b>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$567,387.70	\$1,824.81	\$0.00
Mortgage Arrearage	\$32,863.79	\$0.00	\$0.00
Debt Secured by Vehicle	\$31,956.08	\$310.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$632,207.57</b>	<b>\$2,134.81</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$53,626.62</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$313.32</u>
Disbursements to Creditors	<u>\$2,134.81</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$2,448.13</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/06/2019

By: /s/ Martha G. Bronitsky

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

## **CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT was served on the parties listed below by ordinary U.S. Mail or served electronically through the Court's ECF System at the e-mail address registered with the Court on this 6th day of May, 2019.

EDMUNDO H BROAS  
AMELIA N BROAS  
172 W CATAMARAN CIRCLE  
PITTSBURG, CA 94565

WILLIAM M RUBENDALL ATTY  
801 AUGUSTA COURT  
CONCORD, CA 94518

ELECTRONIC SERVICE - United States Trustee

Date: May 06, 2019

/s/ Trustee Martha G. Bronitsky  
Trustee Martha G. Bronitsky  
Chapter 13 Trustee  
PO Box 5004  
Hayward, CA 94540